

Response to Notice to File Corrected Application Papers  
ATTY DOCKET NO. 0464-0001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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| Inventor:    | CARRAGHER, Philip, et al.                               | ) |   |
| Title:       | SYSTEM FOR CARD<br>ACTIVITY-BASED<br>MORTGAGE CREDITING | ) | <b>Certificate of Transmission</b>                                |
| Serial No:   | 09/604,696  | ) | I hereby certify that this correspondence is being facsimile      |
| Confirm. No: | 4961  | ) | transmitted to the USPTO at Fax No. 571-273-8300, filed           |
| Filing Date: | June 26, 2000   | ) | electronically via the USPTO EFS website, or deposited with       |
| Art Unit:    | 3691  | ) | the United States Postal Service with sufficient postage as first |
| Examiner:    | Gregory Johnson   | ) | class mail in an envelope addressed to the Commissioner for       |
|              |   | ) | Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the         |
|              |   | ) | date indicated below.   |
|              |   | ) |   |
|              |   | ) | Signed: <u>/John R Linzer #56,972/</u>                            |
|              |   | ) | John R Linzer   |
|              |   | ) |   |
|              |   | ) | Dated: <u>June 17, 2011</u>                                       |

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**AMENDMENT IN RESPONSE TO NOTICE TO FILE  
CORRECTED APPLICATION PAPERS**

Sir,

This is in response to the Notice to File Corrected Application Papers, mailed June 3, 2011, for the above-identified patent application. A copy of the Notice is submitted herewith. Please amend the application as indicated below. The amendments are to the drawings and address the informalities identified in the Notice. As stated in the Notice, the Waiver of 37 C.F.R. 1.312 applies to this amendment.